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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/579,568	05/26/2000	Michael L. Grandcolas	CITI0163	7591
27510	7590	01/16/2004	EXAMINER	
KILPATRICK STOCKTON LLP 607 14TH STREET, N.W. SUITE 900 WASHINGTON, DC 20005			KARMIS, STEFANOS	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 01/16/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/579,568	GRANDCOLAS ET AL.
	Examiner	Art Unit
	Stefano Karmis	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 20 October 2003.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-10, 14-41 and 44-57 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-10, 14-41 and 44-57 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. §§ 119 and 120

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some *
 - c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 13) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application) since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.
 - a) The translation of the foreign language provisional application has been received.
- 14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121 since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .
- 4) Interview Summary (PTO-413) Paper No(s) _____ .
- 5) Notice of Informal Patent Application (PTO-152)
- 6) Other: _____ .

DETAILED ACTION

1. This communication is in response to Applicants' amendment filed on 20 October 2003.

Status of Claims

2. Claims 1, 32, 37-41 and 44-57 have been amended. Claims 2-10, 14-31, and 33-36 have been left as originally filed. Claims 11-13 and 42-43 have been cancelled. Therefore, claims 1-10, 14-41 and 44-57 are under prosecution in this application.

Summary of this Office Action

3. Applicants' arguments filed on 20 October 2003 have been fully considered. Applicants' arguments with respect to the claims have been considered but are moot in view of the new ground(s) of rejection.

Response to Amendment

4. Examiner acknowledges and thanks Applicants' for corrections to the numbering of the claims. The rejections are discussed below.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

7. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

8. Claims 1-10, 14-41 and 44-57 rejected under 35 U.S.C. 103(a) as being unpatentable over Crandall, Jr. (hereinafter Crandall) U.S. Patent 6,186,396 in view of Maes et al. (hereinafter Maes) U.S. Patent 6,016,476 in further view of Lin et al. (hereinafter Lin) U.S. Patent 6,076,060.

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Regarding independent claims 1 and 32, Crandall teaches a method of delivering financial services information to a visually impaired user at a terminal with a screen reading device (column 6, lines 30-60); displaying financial services information on a display screen of the terminal in text readable by the screen reading device for the visually impaired user (column 5, lines 4-20); arranging the displayed text to be readable by the screen reading device in a pre-defined rational sequence for the visually impaired user and receiving a selection for the visually impaired user at the terminal related to the displayed financial services information (column 4, line 61 thru column 5, line 20). Crandall fails to specify that all controls in the financial services information be displayed on the display screen of the terminal exclusively in text readable by the screen-reading device. Maes teaches a terminal that can communicate all necessary information needed for financial transaction by converting text-to-speech, thus having all controls readable by the text-to-speech device (column 5, lines 25-52).

It would have been obvious to one of ordinary skill in the art at the time of the Applicants' invention to combine the teachings of Maes with the teachings of Crandall and to allow for all information on the screen to be processed by the text-to-speech device because the terminals are to assist the visually impaired and would need all pertinent information on the display to be communicated with a customer. Both Maes and Crandall teach terminals that utilize text-to-speech software to a user to assist in financial transactions.

Crandall fails to specify that the displayed text is in a pre-defined rational sequence such as top to bottom or left to right to make semantic sense when read by the device. Lin teaches a text-to-speech method and apparatus in which the text is translated to speech from substrings received in a left to right sequence. Therefore it would have been obvious that the text-to-speech

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teachings terminal taught by Crandall could be modified to include the teachings of Lin, because it further details the necessary steps for processing the text into speech for a user.

Crandall teaches a scheme for a visually impaired customer to interact with a financial terminal. Crandall fails to specify providing a single, consistent navigation scheme for the visually impaired user to navigate the displayed financial services information. Official Notice is taken that transactions terminals provide single consistent schemes. It is obvious to one of ordinary skill in the art that a terminal for financial transaction provides a single scheme because it creates for a more efficient user-friendly system for customers when they return as repeat customers to the terminals.

Claims 2 and 33, Crandall teaches displaying the financial services information on the display screen of the terminal further comprises displaying the information on the display screen of a computing device (column 3, lines 11-60).

Claim 3-5 and 34-36, Crandall fails to teach displaying the information on the display screen of the computing device further comprises displaying the information on the display screen of the computing device coupled to a home banking server. Official Notice is taken that connecting a computing device to a home banking server over a network is old and well known in the art. Therefore it would have been obvious at the time of Applicants' invention to allow the computing device to be coupled to a home banking server because it allows for financial transactions to be processed, approved and recorded by a host institution.

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Claims 6 and 37, Crandall teaches that terminal displaying the financial information is the display screen of an automated teller machine (column 1, lines 60-67).

Claim 7-10 and 38-40, Crandall fails to teach displaying the information on the display screen of the computing device further comprises displaying the information on the display screen of the computing device coupled to a home banking server. Official Notice is taken that connecting a computing device to a home banking server over a network is old and well known in the art. Therefore it would have been obvious at the time of Applicants' invention to allow the computing device to be coupled to a home banking server because it allows for financial transactions to be processed, approved and recorded by a host institution.

Claim 41, Crandall teaches arranging the displayed text to be readable by the screen reading device in a pre-defined rational sequence for the visually impaired user and receiving a selection for the visually impaired user at the terminal related to the displayed financial services information (column 4, line 61 thru column 5, line 20).

Claim 14 and 44, Crandall fails to specify that the displayed text is in a pre-defined rational sequence such as top to bottom or left to right to make semantic sense when read by the device. Official Notice is taken that arranging text for reading from top to bottom and left to right in order to make semantic sense is old and well known in the art. It would have been obvious to anyone of ordinary skill in the art to arrange the text in the manner because it provides

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a consistent manner of display for all traditionally read text and conforms to the standards customers have grown accustomed to.

Claims 15-17 and 45-47, Crandall fails to teach that the display screen consists of drop down lists with a command for the screen reader as well as input fields with a textual label for association with the input filed with the textual label by the screen reading device. Official Notice is taken that drop down menus and input fields are well known in the art of displaying text. Therefore it would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include down lists with a command for the screen reader as well as input fields with a textual label for association with the input filed with the textual label by the screen reading device because it allows for the screen reader to be more efficient at communicating the necessary information to the user by providing more standards.

Claims 18-19 and 48-49, Crandall fails to teach omitting hyphens and parentheses from the text being displayed on the screen. Official Notice is taken that omitting symbols from a display screen are well known in the art of displaying text. Therefore it would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include omitting hyphens and parentheses from the text being displayed on the screen because it allows for the screen reader to better understand the text its trying to communicate to the user.

Claims 20-22 and 50-52, Crandall fails to teach a navigation scheme of a minimum number of frames on the display screen and whether a single frame layout is used or a two-frame

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layout. Official Notice is taken that both single and multiple frame layouts are common in displaying financial transaction information on a display screen. Therefore it would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include specifics on the number of frames in the display screen because it improves the ability to display information in a more understandable manner.

Claims 23-24 and 53-54, Crandall fails to teach that a two-frame layout consisting of a top navigation frame, a bottom work area frame. Official Notice is taken that navigation frames and work area frames are old and well known in the art of displaying text onto a terminal. Therefore it would have been obvious to anyone of ordinary skill in the art to modify the teachings of Crandall to include a two-frame layout on the display that utilizes a top navigation frame, a bottom work area frame because it makes the display screen more efficient for the user to communicate with.

Claims 25-26 and 55-56, Crandall fails to teach a navigation scheme consisting at least in part of a navigation bar, a link to a main menu and a link to sign off. Official Notice is taken that navigation schemes are old and well known in the art of displaying text onto a terminal. Therefore it would have been obvious to anyone of ordinary skill in the art to modify the teachings of Crandall to include a navigation scheme consisting at least in part of a navigation bar, a link to a main menu and a link to sign off because it makes the display screen more efficient for the user to navigate within.

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Claims 27-29, Crandall teaches that the desired selection is received by the terminal through an input device or through a keyboard attached to the terminal (column 8, lines 20-30).

Claim 30, Crandall teaches that the received selection further comprises receiving the selection for the user for at least one task related to displayed financial services information selected from a group of tasks consisting of signing on for a session, verifying clearance of a check, scheduling a transfer of funds, paying a bill, and ending a session (column 3, lines 51-61).

Claim 31, Crandall fails to teach a template scheme for arranging text, providing a navigation scheme and for receiving selections. Official Notice is taken that a template scheme is old and well known for storing and processing information on terminals. Therefore it would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include a template scheme for arranging text, providing a navigation scheme and for receiving selections because it allows for information to be collated and processed in a consistent manner and thus is friendlier to access.

Claim 57, Crandall teaches a keyboard coupled to the terminal as an input device (column 8, lines 13-30).

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Conclusion

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
- a) Silverman, US Patent 5,890,117 Mar. 30, 1999. Automated voice synthesis from text having a restricted known informational content.
 - b) Alonso et al., US Patent 6,229,881 May 8, 2001. Method and apparatus to provide enhanced speech recognition in a communication network.
 - c) Imielinski et al., US Patent 6,240,448 May 29, 2001. Method and system for audio access to information in a wide area computer network.
 - d) Vitale et al., US Patent 6,347,298 Feb. 12, 2002. Computer apparatus for text-to-speech synthesizer dictionary reduction.

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (703) 305-8130. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is (703) 305-7687.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 306-1113.

Respectfully Submitted
Stefano Karmis
January 8, 2004



HANI M. KAZIMI
PRIMARY EXAMINER